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ABSTRACT

Focusing on sales occupations, this document is one in a series of forty-one reprints from the Occupational Outlook Handbook providing current information and employment projections for individual occupations and industries through 1985. The specific occupations covered in this document include automobile sales workers, buyers, insurance agents/brokers, manufacturers' sales workers, real estate agents/brokers, retail trade sales workers, route drivers, securities sales workers, travel agents, and wholesale trade sales workers. The following information is presented for each occupation or occupational area: a code number referenced to the Dictionary of Occupational Titles; a description of the nature of the work; places of employment; training, other qualifications, and advancement; employment outlook; earnings and working conditions; and sources of additional information. In addition to the forty-one reprints covering individual occupations or occupational areas (CE 017 757-797), a companion document (CE 017 756) presents employment projections for the total labor market and discusses the relationship between job prospects and education. (BM)

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Sales Occupations

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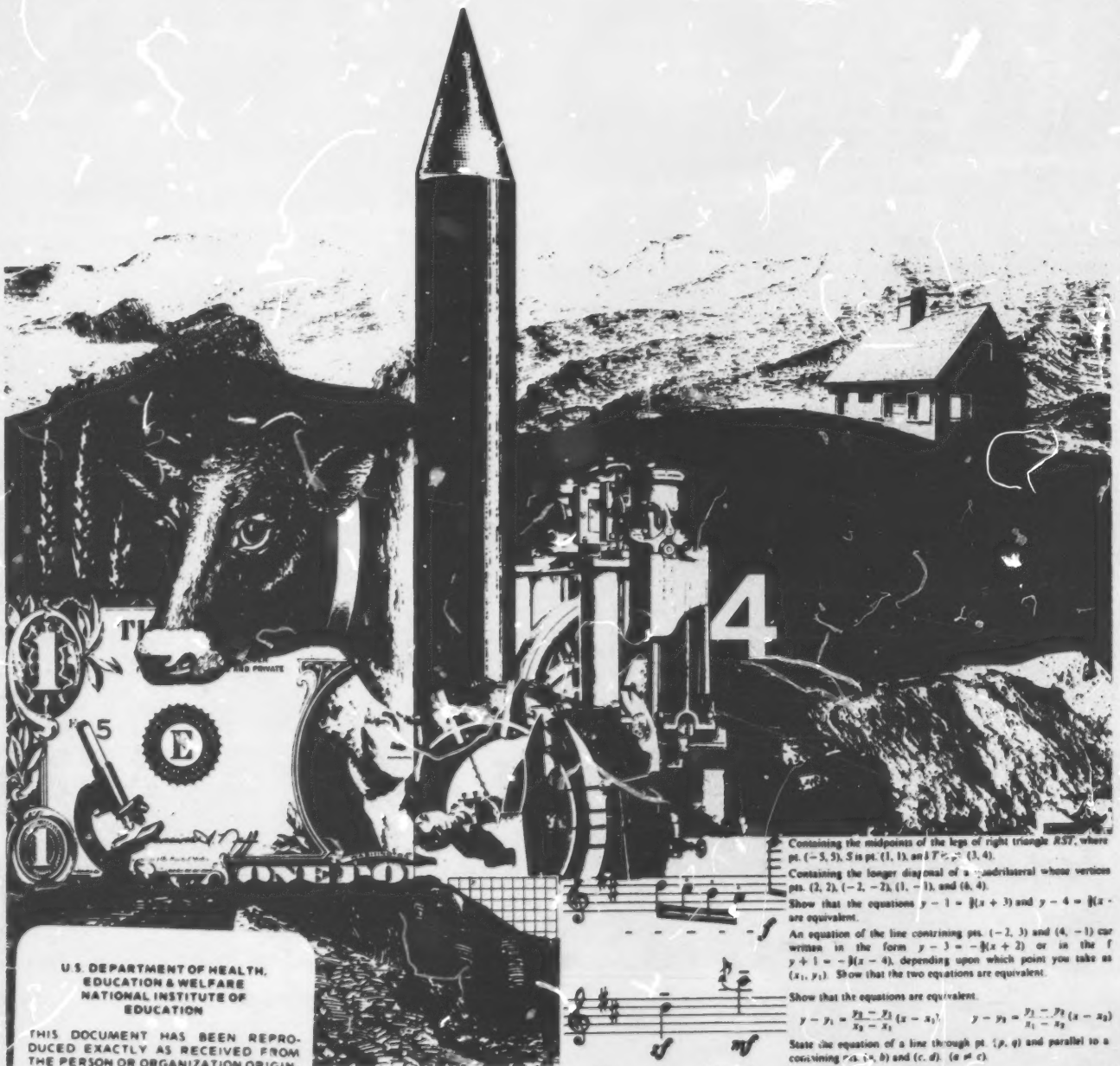

Containing the midpoints of the legs of right triangle *RST*, where pt. (−5, 5), *S* is pt. (1, 1), and *T* is pt. (3, 4).

Containing the longer diagonal of a quadrilateral whose vertices pts. (2, 2), (−2, −2), (1, −1), and (6, 4).

Show that the equations $y - 1 = \frac{1}{2}(x + 3)$ and $y - 4 = \frac{1}{2}(x -$ are equivalent.

An equation of the line containing pts. (−2, 3) and (4, −1) can written in the form $y - 3 = -\frac{1}{2}(x + 2)$ or in the f $y + 1 = -\frac{1}{2}(x - 4)$, depending upon which point you take as (x_1, y_1). Show that the two equations are equivalent.

Show that the equations are equivalent.

$$y - y_1 = \frac{y_2 - y_1}{x_2 - x_1}(x - x_1) \qquad y - y_2 = \frac{y_2 - y_1}{x_2 - x_2}(x - x_2)$$

State the equation of a line through pt. (p, q) and parallel to a containing (a, b) and (c, d). $(a \neq c)$.

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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CE 011 767

AUTOMOBILE SALES WORKERS

(D.O.T. 280.358)

Nature of the Work

Automobile sales workers are important links between dealers and car buyers. Most specialize in selling either new or used cars. Others, particularly those employed in small dealerships, sell both.

Automobile sales workers spend much of their time waiting on customers in the showroom or used-car lot. When a customer enters the showroom, they try to find out what kind of car the customer wants by asking questions and encouraging the customer to talk about cars on display. For example, they may ask if the customer is interested primarily in economy, or in a high-performance automobile. Sales workers emphasize the points that please their customers in an effort to stimulate their willingness to buy. To demonstrate features, such as performance, ride, and handling, that a customer is looking for, sales workers invite their customers to test-drive the cars. Most people want to bargain over the price of cars or the allowance they get for their trade-ins, and some dealers expect their sales workers to negotiate, especially if they are overstocked that month. A sales worker generally knows what price the dealer will accept, but no sale is final until the manager approves the terms the sales worker has offered.

The final step of overcoming the customers' hesitancy to buy and getting the order (closing the sale) is difficult in any sales work. Closing is especially difficult in automobile sales because cars are the most expensive purchase many people can make. Since closing the sale frequently is difficult for beginners, experienced sales workers or sales managers often lend assistance.

Once the sale is made, the car must be registered with the State department of motor vehicles and license plates must be obtained. Sales workers fill out the forms necessary for these items, and if customers desire, arrange for financing and insurance as well. Finally, sales workers set up a delivery date for the cars and answer any additional questions the customers may have.

Successful sales workers always seek to develop customer loyalty and in this manner build repeat business. Therefore, following delivery, they often contact customers to thank them for their business and to ask if they are satisfied with the car. From time to time, they also may send literature on new models to customers in order to build repeat business.

Successful sales workers cannot simply wait for prospects to walk into the showroom. Instead, they must develop and follow leads on prospective customers. For example, they obtain names of prospects from automobile registration records and from dealer sales, service, and finance records. They also can get leads from gas station operators, parking lot attendants, and others whose work brings them into frequent contact with car owners. After obtaining their leads, sales workers may contact prospects by phone or mail.

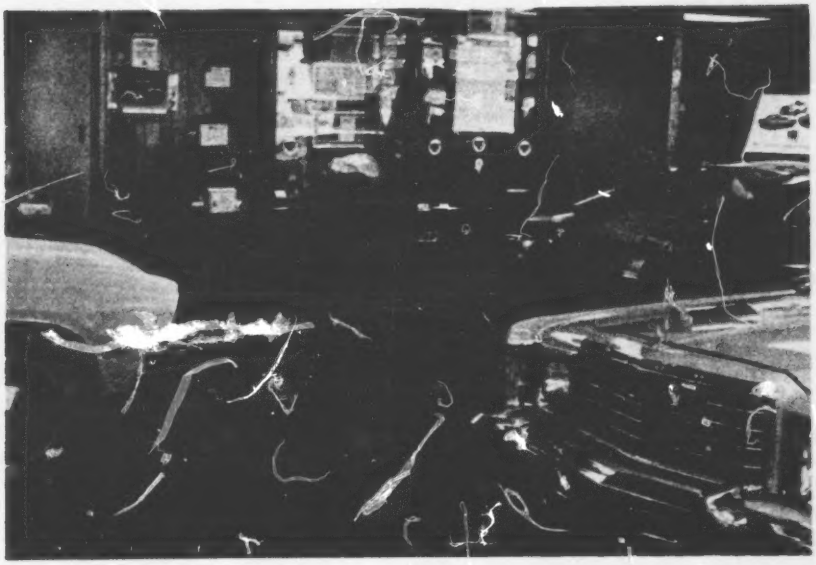
Places of Employment

About 130,000 persons worked as automobile sales workers in 1976. New-car dealers employed about four-fifths of the total, and used-car dealers employed the rest. Dealerships vary greatly in size and employment. Many small used-car dealerships employ only one sales worker, while some new car dealerships employ more than 50 sales workers and sell over a thousand cars a year.

Automobile sales workers are employed throughout the country. Most, however, work in heavily populated areas.

Training, Other Qualifications, and Advancement

Most beginners are trained on the job by sales managers and experienced sales workers, with the amount of training depending on the dealer. In large dealerships, beginners may receive several days of classroom training to learn how to obtain leads on prospective customers, to make sales presentations, and to close sales. In addition, automobile manufacturers often furnish training manuals and other educational material for sales workers to study on their own. In almost every dealership, sales workers receive continuing guidance and training from their managers, both on the job and at periodic sales meetings. They also may attend the training programs automobile manufacturers offer when they develop new sales campaigns that they want their dealers to follow.



The success of automobile sales workers often depends on their ability to gain the respect and trust of their customers.

A high school diploma usually is the minimum educational requirement for beginners. Courses in English or public speaking, in particular, can help build confidence in one's ability to talk to customers. Also, courses in commerical arithmetic, merchandising, selling, business law, and psychology can provide a good background for this type of work. Previous sales experience or other work requiring contact with the public is not required, but it is helpful. Many persons in automobile sales, for example, previously were in furniture, appliance, or door-to-door sales.

Since automobiles are a major purchase, dealers prefer sales workers who exhibit the maturity which can inspire customer confidence. As a result, many employers prefer applicants who are at least in their mid- or late twenties, with 21 as the minimum age for beginners. But age requirements may be waived for a mature applicant.

The success of automobile sales workers is often dependent on their ability to gain the respect and trust of their customers. Therefore, they must be tactful, well-groomed, and able to express themselves well. Initiative and aggressiveness also are important since the number of cars sold usually depends on the number of prospective customers contacted. Because automobile sales workers occasionally work for days without making a sale, they need self-confidence and determination to get through these slow periods.

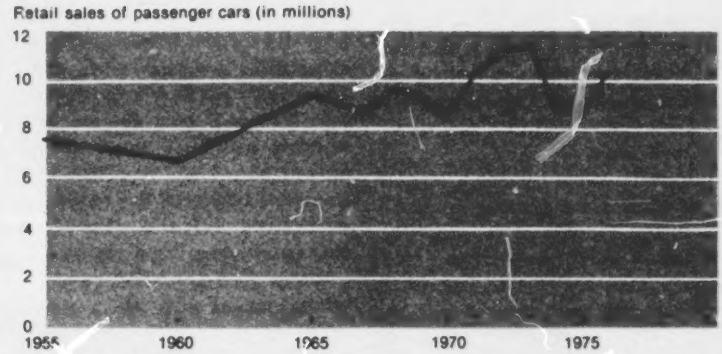
Successful employees who have managerial ability may advance to assistant sales manager, sales manager, or general manager. Many successful employees prefer to remain sales workers however, for they enjoy the freedom of changing dealerships or working in different parts of the country. Some managers and general managers open their own dealership or become partners in dealerships.

Employment Outlook

Employment of automobile sales workers is expected to grow faster than the average for all occupations through the mid-1980's as the demand for automobiles increases. In addition to jobs resulting from employment growth, thousands of openings will occur as sales workers retire, die, or transfer to other occupations.

Over the long run, rising population and personal incomes will lead to increased car sales, and employment of sales workers will grow. But, because sales are affected by changing economic conditions and consumer preferences, employment will fluctuate from year to year. Opportunities for beginners, therefore, will be plentiful in some years and scarce in others.

Auto sales fluctuate from year to year, causing job opportunities for automobile salesworkers to be abundant in some years and scarce in others



Source: Motor Vehicle Manufacturers Association

Earnings and Working Conditions

Most sales workers are paid a commission, that is, a percentage either of the price of every car they sell or the profit the dealer makes on each sale. They may earn another commission when customers finance or insure their cars through the dealer. Because car sales vary from month to month, sales workers' commissions also vary. Many dealers pay their commissioned sales workers a modest weekly or monthly salary so that they will have a steady income. Others give their sales workers advances against future commissions. A few dealers pay a straight salary. Because it takes some time for beginners to learn to sell cars, dealers often guarantee them a modest salary for the first few weeks or months.

Sales workers employed by new-car dealers had estimated average weekly earnings of about $300 in 1976. Earnings varied, depending on individual ability and experience, geographic location, and dealership size. For example, sales workers who worked for dealers that sold between 100 and 149 new vehicles annually averaged about $220 a week, while those employed by dealers that sold 1,000 cars or more averaged about $340.

Many dealerships, especially the larger ones, also provide bonus and other special incentive programs for their sales workers. For example, a sales worker may receive a bonus for selling more cars than expected.

Earnings can change considerably from year to year due to changes in the demand for cars. In lean years, workers with poor sales records may be laid off, or may quit to find better paying jobs in other fields. Many, however, return to selling when the demand for cars improves.

Sales workers receive many fringe benefits. Dealers often furnish their sales staffs with demonstrator cars free of charge, or sell or lease demonstrators at a discount. Sales work-

ers also receive discounts on cars they buy for personal use.

Because most customers find shopping after work convenient, sales workers frequently work evenings. In some areas, they may work Sunday and take a day off during the week. Many dealers assign sales workers "floortime"—hours they spend in the showroom greeting customers. For example, a sales worker may be in the showroom from 9 a.m. to 3 p.m. 1 week, from 3 p.m. to 9 p.m. the next week, and all day on Saturdays. When not assigned to the showroom, they may spend a few hours each day delivering cars to customers and looking for new customers.

Sources of Additional Information

Details on employment opportunities may be obtained from local automobile dealers or the local office of the State employment service. For general information about the work, write to:

National Automobile Dealers Association, 2000 K St. NW., Washington, D.C. 20006.

BUYERS

(D.O.T. 162.158 and 185.168)

Nature of the Work

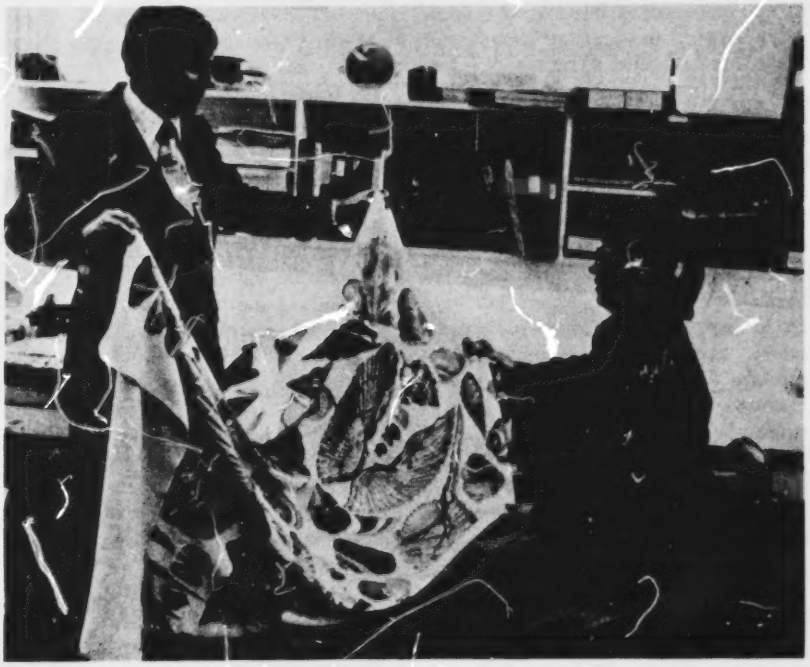
The Americans have been invited to a private showing in Paris. Representing a major New York department store, they sit with a select group in an elegantly furnished room. They watch closely as graceful models float down the runway before them to display the latest creations by the world's most famous designers. After some consultation, they make choices involving thousands, perhaps millions of dollars. All in a day's work.

The job of retail buyer often brings to mind the glamour of high fashion; indeed, many fashion buyers do lead exciting, fast-paced lives involving frequent travel abroad. Not every buyer, however, deals in fashion. All merchandise sold in a retail store—garden furniture, automobile tires, toys, aluminum pots, and canned soups alike—appears in that store on the decision of a buyer. Although all buyers seek to satisfy their stores' customers and sell at a profit, the kind and variety of goods they purchase depend on the store where they work. A buyer for a small clothing store, for example, may purchase its complete stock of merchandise from sportswear to formal evening clothes. Buyers who work for larger retail businesses often handle one or a few related lines of goods, such as men's wear, ladies' sportswear, or children's toys. Some, known as *foreign buyers*, purchase merchandise outside the United States.

In order to purchase the best selection of goods for their stores, buyers must be familiar with the manufacturers and distributors who handle the merchandise they need. They also must keep informed about changes in existing products and the development of new ones. To learn about merchandise, buyers attend fashion and trade shows and visit manufacturers' showrooms. They usually order goods during buying trips, and also place orders with wholesale and manufacturers' sales workers who call on them to display their merchandise.

Buyers must be able to assess the resale value of goods after a brief inspection and make a purchase decision quickly. They are aware of their stores' profit margins and try to select merchandise that will sell quickly at well above the original cost. Since most buyers work within a limited budget, they must plan their purchases to keep needed items always in stock but also allow for unexpected purchases when a "good buy" presents itself.

Because buyers purchase merchandise for their firms to resell (unlike purchasing agents who buy goods for direct use by the firm—see the statement on purchasing agents elsewhere in the *Handbook*), they must know what motivates customers to buy. Before ordering a particular line of merchandise, buyers study market research reports and analyze past sales records to determine what products are currently in demand. They also work closely with assistant buyers and sales clerks whose daily contact with customers furnishes information about consumer likes and



Buyer in a large department store discusses quality of merchandise with manufacturer's representative.

dislikes. In addition, buyers read fashion and trade magazines to keep abreast of style and manufacturing trends; follow ads in newspapers and other media to check retail competitors' sales activities; and watch general economic conditions to anticipate consumer buying patterns.

Merchandise managers (D.O.T. 185.168) plan and coordinate buying and selling activities for large and medium-sized stores. They divide the budget among buyers, decide how much merchandise to stock, and assign each buyer to purchase certain goods. Merchandise managers may review buying decisions to insure that needed categories of goods are in stock, and help buyers to set general pricing guidelines.

Buyers and merchandise managers usually have very busy schedules and deal with many different people in the course of a day. They work with manufacturers' representatives, other store personnel including store executives and sales workers, and customers. Assisting with sales promotions and creating enthusiasm among sales personnel are part of the buyer's job, and he or she may be asked to provide information such as dress sizes and product descriptions to the advertising department for a sales promotion, or to meet with floor sales workers before a new line of merchandise is introduced. Some buyers direct assistants who handle routine aspects of purchasing such as verifying shipments; others supervise department managers.

Some buyers represent large stores or chains in cities where many manufacturers are located. The duties of these "market representatives" vary by employer; some purchase goods, while others supply information and arrange for store buyers to meet with manufacturers when they are in town.

New technology has altered the buyer's role in retail chain stores. In the past, firms employed a buyer for each store or group of stores in a local area. Now cash registers connected to a computer, known as point-of-sale terminals, allow retail chains to maintain centralized, up-to-the-minute inventory records. With these records, a single garden furniture buyer, for example, can purchase lawn chairs and picnic tables for the entire chain.

Places of Employment

In 1976, approximately 109,000 buyers and merchandise managers worked for retail firms. Although jobs for buyers are found in all parts of the country, most jobs are in major metropolitan areas where retail stores are concentrated. Market representatives work for buying offices in major market areas such as New York, Chicago, and Dallas.

Training, Other Qualifications, and Advancement

Distributive education programs at thousands of high schools have launched careers in retailing leading to a buyer's position. (Additional information on distributive education appears in the statement on retail trade sales workers elsewhere in the *Handbook*.) Indeed, many a good buyer began in a stockroom or behind a counter and worked up the ladder without any college training. However, new buyers will find a college degree increasingly necessary. Many junior and 4-year colleges offer programs in marketing and purchasing and confer thousands of degrees each year. In addition, numerous trade schools train students for careers in fashion merchandising. Courses in merchandising or marketing may help in getting a first job, but most employers accept graduates in any field of study and train them on the job.

Many stores, especially the larger ones, have formal training programs for management or executive trainees, including buyers. These programs usually last from 6 to 8 months and combine classroom instruction in merchandising and purchasing with short rotations to various jobs in the store. This training introduces the new worker to store operations and policies and provides the fundamentals of merchandising and management as well.

The trainee's first job is likely to be that of assistant buyer. The duties include supervising sales workers, checking invoices on material received, and keeping account of stock on hand. Assistant buyers gradually assume purchasing responsibilities, depending upon their individual abilities and the size of the department where they work. Training as an assistant buyer usually lasts at least a year. After years of working as a buyer, those who show exceptional ability may advance to merchandise manager. A few find further promotion to top executive jobs such as general merchandise manager for a retail store or chain. The length of time it takes to reach any of these levels depends not just on the individual's ability but on the store's need for management personnel. The faster the company grows, the greater the opportunity for a worker to acquire responsibility.

Buyers should be good at planning and decisionmaking and have an interest in merchandising. They need leadership ability and communications skills to supervise sales workers and assistant buyers and to deal effectively with manufacturers' representatives and store executives. Because of the fast pace and constant pressure of their work, buyers need physical stamina and emotional stability.

Employment Outlook

Employment of buyers is expected to grow more slowly than the average for all occupations through the mid-1980's. Centralized buying is gaining popularity among chain stores, which are expected increasingly to dominate general merchandise retailing. Although anticipated growth of independent food stores should partially offset these trends, they will still reduce the number of openings for buyers. Most job openings will arise each year from the need to replace workers who leave the occupation. Competition for these jobs is expected to be keen, for merchandising attracts large numbers of college graduates every year. Prospects are likely to be best for qualified applicants who enjoy the competitive nature of retailing and work best in a demanding, fast-paced job.

Earnings and Working Conditions

Buyers for discount department stores and other mass merchandising

firms are among the most highly paid in the industry, as are those who buy centrally for large chain department stores. Most earned between $15,000 and $25,000 a year in 1976, though many earned salaries outside this range. Merchandising managers earned considerably more. The actual income depends upon the product line purchased, the sales volume of the store, and the individual's seniority.

Buyers often earn large bonuses for exceptional performance. In addition, many stores have incentive plans, such as profit sharing and stock options.

Buyers regulate their own hours, and often work more than 40 hours a week because of special sales, conferences, and travel. The amount of traveling a buyer does varies with the type of merchandise bought and the location of suppliers, but most spend 4 or 5 days a month on the road. Merchandise managers also travel frequently, averaging several trips a month in many cases.

Sources of Additional Information

General information about a career in retailing is available from:

National Retail Merchants Association, 100 West 31st St., New York, N.Y. 10001.

Information on schools that teach retailing is available from:

United States Office of Education, Division of Vocational/Technical Education, Washington, D.C. 20202.

National Association of Trade and Technical Schools, 2021 L St. NW., Washington, D.C. 20036.

INSURANCE AGENTS AND BROKERS

(D.O.T. 250.258)

Nature of the Work

Insurance agents and brokers sell policies that protect individuals and businesses against future losses and financial pressures. They may help plan financial protection to meet the special needs of a customer's family; advise about insurance protection for an automobile, home, business, or other property; or help a policyholder obtain settlement of an insurance claim.

Agents and brokers usually sell one or more of the three basic types of insurance: life, property-liability (casualty), and health. Life insurance agents, sometimes called life underwriters, offer policies that pay survivors when a policyholder dies. Depending on the policyholder's individual circumstances, a life policy can be designed to provide retirement income, funds for the education of children, or other benefits. Casualty insurance agents sell policies that protect individual policyholders from financial losses as a result of automobile accidents, fire or theft, or other losses. They also sell industrial or commercial lines, such as workers' compensation, product liability, or medical malpractice insurance. Health insurance policies offer protection against the costs of hospital and medical care or loss of income due to illness or injury, and many life and casualty agents offer health insurance in addition to other lines. Many agents also offer securities, such as mutual fund shares or variable annuities.

An insurance agent may be either an insurance company employee or an independent business person authorized to represent one insurance company or more. Brokers are not under exclusive contract with any single company; instead, they place policies directly with the company that best meets a client's needs. Otherwise, agents and brokers do much the same kind of work.

They spend most of their time discussing insurance needs with prospective and existing customers. Some time must be spent in office work to prepare reports, maintain records, plan insurance programs that are tailored to prospects' needs, and draw up lists of prospective customers. Specialists in group policies may help an employer's accountants set up a system of payroll deductions for employees covered by the policy.

Places of Employment

About 465,000 agents and brokers sold insurance full time in 1976. In addition, thousands of others worked part time. About half of the agents and brokers specialized in life insurance; the rest, in some type of property/liability insurance. A growing number of agents (called multi-line agents) offer both life and property-liability policies to their customers.

Agents and brokers are employed in cities and towns throughout the country, but most work near large population centers.

Insurance agents plan insurance programs that are tailored to prospects' needs.

Training, Other Qualifications, and Advancement

Although many employers prefer college graduates for jobs selling insurance, most will hire high school graduates with potential or proven sales ability. College training may help the agent grasp the fundamentals and procedures of insurance selling more quickly. Courses in accounting, economics, finance, business law, and insurance subjects are helpful.

All agents and most brokers must obtain a license in the State where they plan to sell insurance. In most States, licenses are issued only to applicants who pass written examinations covering insurance fundamentals and the State insurance laws. Agents who plan to sell mutual fund shares and other securities also must be licensed by the State. New agents usually receive training at the agencies where they will work and frequently also at the insurance company's home office. Beginners sometimes attend company sponsored classes to prepare for examinations. Others study on their own and accompany experienced sales workers when they call on prospective clients.

Agents and brokers can broaden their knowledge of the insurance business by taking courses at colleges and universities and attending institutes, conferences, and seminars sponsored by insurance organizations. The Life Underwriter Training Council (LUTC) awards a diploma in life insurance marketing to agents who successfully complete the Council's 2-year life program. There is also a course in health insurance. As agents or brokers gain experience and knowledge, they can qualify for the Chartered Life Underwriter (CLU) designation by passing a series of examinations given by the American College of Bryn Mawr, Pa. In much the same way, a property-liability agent can qualify for the Chartered Property Casualty Underwriter (CPCU) designation by passing a series of examinations given by the American Institute for Property and Liability Underwriters. The CLU and CPCU designations are recognized marks of achievement in their respective fields.

Agents and brokers should be enthusiastic, self-confident, and able to communicate effectively. Because agents usually work without supervision, they need initiative to locate new prospects. For this reason, many employers seek people who have been successful in other jobs.

Insurance agents who show unusual sales ability and leadership may become a sales manager in a local office or assume a managerial job in a home office. A few agents may advance to top positions as agency superintendents or company vice-presidents. Many who have built up a good clientele prefer to remain in saleswork. Some, particularly in the property-liability field, eventually establish their own independent agencies or brokerage firms.

Employment Outlook

Employment of insurance agents and brokers is expected to grow about as fast as the average for all occupations through the mid-1980's as the volume of insurance sales continues to expand. Many additional jobs will open as agents and brokers die, retire, or leave their jobs to seek other work. Due to the highly competitive nature of insurance selling, many beginners leave the field because they are unable to establish a sufficiently large clientele. Therefore, opportunities should be quite favorable for ambitious people who enjoy saleswork.

Future demand for agents and brokers depends on the volume of insurance sales. Volume should increase rapidly over the next decade as a larger proportion of the population enters the period of peak earnings and family responsibilities. Life insurance sales should grow as more families select policies designed to provide educational funds for their children and retirement income. Rising incomes also may stimulate the sales of equity products such as mutual funds, variable annuities, and other investments. Sales of property-liability insurance should rise as more consumer purchases are insured and as complex types of commercial coverage, such as product liability and workers'compensation, are expanded.

However, employment of agents and brokers will not keep pace with the rising level of insurance sales because more policies will be sold to groups and by mail. In addition, each agent should be able to handle more business as computers take over some of the time-consuming clerical tasks. The trend toward multi-line agents also will cause employment to rise more slowly than the volume of insurance sales.

Earnings and Working Conditions

Beginners in this occupation often are guaranteed a moderate salary while they are learning the business and building a clientele. In many large companies, new agents receive about $800 a month during this training period, which can last up to 6 months or longer. Thereafter, most agents are paid on a commission basis. The size of the commission depends on the type and amount of insurance sold, and whether the transaction is a new policy or a renewal. After a few years, an agent's commissions on new policies and renewals may range from $12,000 to $20,000 annually. There is virtually no limit on what an agent can earn, however. Thousands of established agents and brokers earn more than $30,000 a year, and many highly successful ones earn more than $100,000 a year.

Agents and brokers generally pay their own automobile and traveling expenses. In addition, those who own and operate independent businesses must pay office rent, clerical salaries, and other operating expenses out of their earnings.

Although insurance agents usually are free to arrange their own hours of work, they often schedule appointments during evenings and weekends for the convenience of clients. Some agents work more than the customary 40 hours a week. (See the statement on the Insurance Industry for more information about work in life and property-liability companies.)

Sources of Additional Information

General occupational information about insurance agents and brokers is available from the home office of many life and property-liability insurance companies. Information on State licensing requirements may be obtained from the department of insurance at any State capital.

Information about a career as a life insurance agent also is available from:

American Council of Life Insurance, 1850 K St., NW., Washington, DC, 20006.

The National Association of Life Underwriters, 1922 F St., NW., Washington, D.C. 20006.

For career information on property/liability agents, contact:

Insurance Information Institute, 110 William St., New York, N.Y. 10038.

National Association of Insurance Agents, Inc., 85 John St., New York, N.Y. 10038.

American Mutual Insurance Alliance, 20 N. Wacker Dr., Chicago, Ill. 60606.

The National Association of Independent Insurers, Public Relations Department, 2600 River Rd., Des Plaines, Ill. 60018.

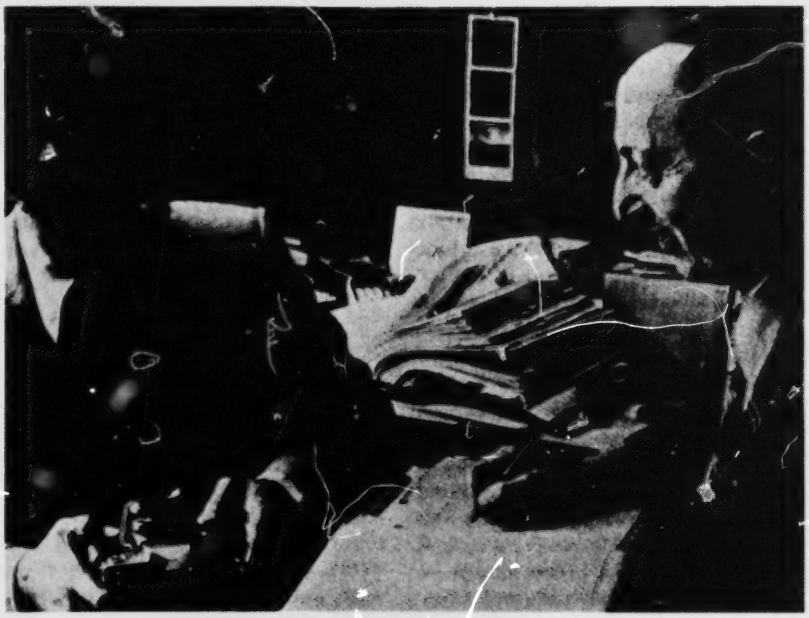
MANUFACTURERS' SALES WORKERS

(D.O.T. 260. through 298.458)

Nature of the Work

Practically all manufacturers—whether they make computers or can openers—employ sales workers. Manufacturers' sales workers sell mainly to other businesses—factories, railroads, banks, wholesalers, and retailers. They also sell to hospitals, schools, libraries, and other institutions.

Most manufacturers' sales workers sell nontechnical products. They must be well informed about their firms' products and also about the special requirements of their customers. When sales workers visit firms in their territory, they use an approach adapted to the particular line of merchandise. A sales worker who handles crackers or cookies, for example, emphasizes the wholesomeness, attractive packaging, and variety of these products. Sometimes sales workers promote their products by displays in hotels and conferences with wholesalers and other customers.



Manufacturer's sales worker takes order for camera equipment from department store photo supplies buyer.

Sales workers who deal in highly technical products, such as electronic equipment, often are called sales engineers or industrial sales workers. In addition to having a thorough knowledge of their firms' products, they must be able to help prospective buyers with technical problems. For example, they may try to determine the proper materials and equipment for a firm's manufacturing process. They then present this information to company officials and try to negotiate a sale, which may take many months. Often, sales engineers work with the research-and-development departments of their own companies to devise ways to adapt products to a customer's specialized needs. Sales workers who handle technical products sometimes train their customers' employees in the operation and maintenance of new equipment, and make frequent return visits to be certain that it is giving the desired service.

Although manufacturers' sales workers spend most of their time visiting prospective customers, they also do paperwork, including reports on sales prospects or customers' credit ratings. In addition, they must plan their work schedules, draw up lists of prospects, make appointments, handle some correspondence, and study literature relating to their products.

Places of Employment

Over 360,000 people were manufacturers' sales workers in 1976. About 15,000 were sales engineers. Some work out of their company's home office, often located at a manufacturing plant. The majority, however, work out of branch offices, usually in big cities near prospective customers.

More sales workers are employed by companies that produce food products than by any other industry. Large numbers also work in the printing and publishing, chemical, fabricated metal products, and electrical and other machinery industries. Most sales engineers work for companies that produce heavy machinery, transportation equipment,

fabricated metal products, and professional and scientific instruments.

Training, Other Qualifications, and Advancement

Although a college degree is increasingly desirable, the type and level of education a sales worker needs depend largely on the product and its market.

Manufacturers of nontechnical products often hire college graduates who have a degree in liberal arts or business administration. Some positions, however, require specialized training. Drug sales workers, also known as pharmaceutical detailers, usually need training at a college of pharmacy. Manufacturers of electrical equipment, heavy machinery, and some types of chemicals prefer to hire people who have studied engineering or chemistry. (Information on chemists, engineers, and others with the technical training suitable for work as manufacturers' sales workers is given elsewhere in the *Handbook*.)

Beginning sales workers may take specialized training before they start on the job. Some companies, especially those that manufacture complex technical products, have formal training programs that last 2 years or longer. In some of these programs, trainees rotate among jobs in several departments of the plant and office to learn all phases of production, installation, and distribution of the product. Other trainees take formal class instruction at the plant, followed by on-the-job training in a branch office under the supervision a field sales manager.

A pleasant personality and appearance, and the ability to meet and get along well with many types of people are important. Because sales workers may have to walk or stand for long periods or carry product samples, some physical stamina is necessary. As in most selling jobs, arithmetic skills are an asset.

Sales representatives who have good sales records and leadership ability may advance to sales supervisors, branch managers, or district managers. Those with managerial ability eventually may advance to sales manager or other executive positions; many top executive jobs in industry are filled by people who started as sales workers.

Because of frequent contact with business people in other firms, sales workers often are able to transfer to other jobs. Some go into business for themselves as independent representatives. Other experienced sales workers find opportunities in advertising and marketing research.

Employment Outlook

Employment in this field is expected to grow about as fast as the average for all occupations. Growth will occur because of the rising demand for technical products and the resulting need for trained sales workers. In addition, industrial firms, chain stores, and institutions that purchase large quantities of goods at one time frequently buy directly from the manufacturer. The need for sales workers will increase as manufacturers emphasize sales activities to compete for the growing number of these valuable accounts.

Earnings and Working Conditions

According to the limited information available, salaries for inexperienced sales workers ranged from $6,000 to over $24,000 a year in 1976, exclusive of commissions and bonuses. The highest starting salaries generally were paid by manufacturers of electrical equipment, food products, and rubber goods. The average experienced sales worker earned between $17,000 and $30,000 in 1976, depending upon the firm and its product. The highest paid sales workers sometimes earned upwards of $40,000 and $50,000.

Some manufacturing concerns pay experienced sales workers a straight commission, based on their dollar amount of sales (as in the case of independent representatives); others pay a fixed salary. The majority, however, use a combination of salary and commission, salary and bonus, or salary, commission, and bonus. Commissions vary according to the sales workers' efforts and ability, the commission rate, the location of their sales territory, and the type of product sold. Bonus payments may depend on individual performance, on performance of all sales workers in the group or district, or on the company's sales. Some firms pay annual bonuses; others offer bonuses as incentive payments on a quarterly or monthly basis.

Some manufacturers' sales workers have large territories and do considerable traveling. Others usually work in the neighborhood of their "home base." When on business trips, sales workers are reimbursed for expenses such as transportation and hotels. Some companies provide a car or pay a mileage allowance to sales workers who use their own cars.

Manufacturers' sales workers call at the time most convenient to customers and may have to travel at night or on weekends. Frequently, they spend evenings writing reports. However, some plan their schedules for time off when they want it. Most sales workers who are not paid a straight commission receive 2 to 4 weeks' paid vacation, depending on their length of service. They usually share in company benefits, including life insurance, pensions, and hospital, surgical, and medical benefits.

Sources of Additional Information

For more information on the occupation of manufacturers' sales worker, write:

Sales and Marketing Executives International, Career Education Division, 380 Lexington Ave., New York, N.Y. 10017.

Manufacturer's Agents National Association, P.O. Box 16878, Irvine, Cal. 92713.

REAL ESTATE AGENTS AND BROKERS

(D.O.T. 250.358)

Nature of the Work

Real estate agents and brokers represent property owners in selling or renting their properties. Brokers who belong to the National Association of Realtors receive the title, "Realtor;"

agents who are members may use the title, "Realtor-Associate."

Brokers are independent business people who not only sell real estate, but also rent and manage properties, make appraisals, and develop new building projects. In closing sales, brokers usually arrange for loans to finance the purchases, for title searches, and for meetings between buyers and sellers when details of the transaction are agreed upon and the new owners take possession. Brokers also manage their own offices, advertise properties, and handle other business matters. Some combine other types of work, such as selling insurance or practicing law, with their real estate business.

Real estate agents generally are independent sales workers who contract their services with a licensed broker. Ways of doing business have changed in the last 10 years or so, and today, relatively few agents work as employees of a broker or realty firm.

Agents show and sell real estate, handle rental properties, and obtain "listings" (owner agreements to place properties for sale with the firm). Because obtaining listings is such an important job duty, agents may spend much time on the telephone exploring leads gathered from advertisements and personal contacts. When listing property for sale, agents make comparisons with similar property being sold to determine its fair market value. They also answer inquiries about properties over the telephone and interview potential buyers about their needs.

A worker who sells real estate or handles rental properties often must leave the office to call on prospects and drive them to inspect available properties. When a number of houses are for sale or rent in a new development, the agent may operate from a model unit.

Most real estate agents and brokers sell residential property. A few, usually in large firms, specialize in commercial, industrial, or other types of real estate. Each specialty requires knowledge of that particular type of property and clientele. Selling or leasing business property, for example, requires an understanding of leasing practices, business trends, and location needs. Agents who sell or lease industrial properties must know about transportation, utilities, and labor supply. To sell residential properties, the agent must know the location of schools, churches, shopping facilities, and public transportation. Familiarity with tax rates and insurance coverages also is important.

Places of Employment

About 450,000 persons sold real estate full time in 1976; many others sold on a part-time basis. The num-

Most real estate sales workers work for small establishments.

ber of people licensed to sell totaled about 1.5 million in 1976, according to the National Association of Real Estate License Law Officials.

Most real estate firms are relatively small; indeed, some brokers operate a one-person business. Some large firms have several hundred real estate agents operating out of many branch offices. Most sales workers, however, work in firms with no more than 5 to 10 other agents. A growing number of brokers, currently about 1 in 5, have entered into franchise agreements with national or regional real estate organizations. Under this type of arrangement, similar to many fast-food restaurant operations, the broker pays a fee in exchange for the privilege of using the more widely known name of the parent organization. Although franchised brokers often receive help in training salespeople and in running their offices, they bear the ultimate responsibility for the success or failure of the firm.

Real estate is sold in all areas, but employment is concentrated in large urban areas and in smaller but rapidly growing communities.

Training, Other Qualifications, and Advancement

Real estate agents and brokers must be licensed in every State and in the District of Columbia. All States require prospective agents to be a high school graduate, be at least 18 years old, and pass a written test. The examination—more comprehensive for brokers than for agents—includes questions on basic real estate transactions and on laws affecting the sale of property. Most States require candidates for the general sales license to complete 30 hours of classroom instruction and those seeking the broker's license to complete 90 hours of formal training in addition to a specified amount of experience in selling real estate (generally 1 to 3 years). Some States waive the experience requirements for the broker's license for applicants who have a bachelor's degree in real estate. State licenses usually can be renewed annually without reexamination.

As real estate transactions have become more complex, many of the large firms have turned to college graduates to fill sales positions. A large number of agents have some college training and the number of college graduates selling real estate has risen substantially in recent years. However, personality traits are fully as important as academic background. Brokers look for applicants who possess such characteristics as a pleasant personality, honesty, and a neat appearance. Maturity, tact, and enthusiasm for the job are required in order to motivate prospective customers in this keenly competitive field. Agents also should have a good memory for names and faces and business details such as taxes, zoning regulations, and local land-use laws.

Young men and women interested in beginning jobs as real estate agents often apply in their own communities, where their knowledge of local neighborhoods is an advantage. The beginner usually learns the practical aspects of the job under the direction of an experienced agent.

Many firms offer formal training programs for both beginners and experienced agents. About 360 universities, colleges, and junior colleges offer courses in real estate. At some, a student can earn an associate's or bachelor's degree with a major in real estate; several offer advanced degrees. Many local real estate boards that are members of the National Association of Realtors® sponsor courses covering the fundamentals and legal aspects of the field. Advanced courses in appraisal, mortgage financing, and property development and management also are available through various National Association affiliates.

Trained and experienced agents can advance in many large firms to sales or general manager. Persons who have received their broker's license may open their own offices. Training and experience in estimating property value can lead to work as a real estate appraiser, and people familiar with operating and maintaining rental properties may specialize in property management. Those who gain general experience in real estate, and a thorough knowledge of business conditions and property values in their localities, may enter mortgage financing or real estate counseling.

Employment Outlook

Employment of real estate agents and brokers is expected to rise faster than the average for all occupations in order to satisfy a growing demand for housing and other properties. In addition to opportunities that result from this growth, many openings will occur each year as workers die, retire, or leave for other reasons. Replacement needs are high because a relatively large number of people transfer to other work after a short time selling real estate.

The favorable outlook for employment in this field will stem primarily from increased demand for home purchases and rental units. Shifts in the age distribution of the population over the next decade will result in a larger number of young adults with careers and family responsibilities. This is the most geographically mobile group in our society and the one that traditionally makes the bulk of home purchases. As their incomes rise, these families also can be expected to purchase larger homes and vacation properties. During periods of declining economic activity and tight credit, the volume of sales and the resulting demand for salesworkers may decline. During these periods, the number of persons seeking sales positions may outnumber openings. Over the long run, however, the outlook for salespeople is excellent.

Many job opportunities should occur for both college graduates and mature workers transferring from other kinds of saleswork. This field will remain highly competitive and prospects will be best for well-trained, ambitious people who enjoy selling. The proportion of part-time real estate agents has declined in recent years as brokers have demanded greater skill and professionalism from those selling real estate. This decline is expected to continue as agents need more specialized knowledge to handle real estate transactions.

Earnings and Working Conditions

Commissions on sales are the main source of earnings—very few real estate agents work for a salary. The rate of commission varies according

to the type of property and its value; the percentage paid on the sale of farm and commercial properties or unimproved land usually is higher than that paid for selling a home.

Commissions may be divided among several agents in a real estate firm. The person who obtains the listing often receives a part when the property is sold; the broker who makes the sale either gets the rest of the commission or shares it with the agent who handles the transaction. Although an agent's share varies greatly from one firm to another, often it is about half of the total amount received by the firm.

Earnings of full-time real estate agents averaged about $13,700 a year in 1976, according to estimates based on a survey conduct by the National Association of Realtors; agents working fewer than 30 hours a week averaged $3,400. Many experienced real estate agents earn $40,000 a year or more. According to the same survey estimates, real estate brokers earned about $27,000 a year in 1976. Full-time agents earn one and one-half times as much and brokers earn nearly three times as much as average earnings for all nonsupervisory workers in private industry, except farming.

Income usually increases as an agent gains experience, but individual ability, economic conditions, and the type and location of the property also affect earnings. Sales workers who are active in community organizations and local real estate boards can broaden their contacts and increase their earnings. A beginner's earnings often are irregular because a few weeks or even months may go by without a sale. Although some brokers allow an agent a drawing account against future earnings, this practice is not usual with new employees. The beginner, therefore, should have enough money to live on until commissions increase.

Brokers provide office space, but agents generally furnish their own automobiles. Agents and brokers often work in the evenings and during weekends to suit the convenience of customers. Some firms, especially the large ones, furnish group life, health, and accident insurance.

Sources of Additional Information

Details on licensing requirements for real estate agents and brokers are available from most local real estate organizations or from the real estate commission or board located in each State capital. Many States can furnish manuals helpful to applicants who are preparing for the required written examinations.

For more information about opportunities in real estate work, as well as a list of colleges and universities offering courses in this field, contact:

National Association of Realtors, 430 N. Michigan Ave., Chicago, Illinois 60611.

RETAIL TRADE SALES WORKERS

(D.O.T. 260. through 290.877)

Nature of the Work

The success of any retail business depends largely on its sales workers. Courteous and efficient service from behind the counter or on the sales floor does much to satisfy customers and build a store's reputation. Even though contact with customers is a part of all sales jobs, the duties, skills, and responsibilities of sales workers are as different as the kinds of merchandise they sell.

In selling items such as furniture, electrical appliances, or clothing, the sales worker's primary job is to create an interest in the merchandise. The sales worker may answer questions about the construction of an article, demonstrate its use, and show various models and colors. In some stores, special knowledge or skills may be needed to sell the merchandise. In a pet shop, for example, the sales worker should know about the care and feeding of animals. People who sell standardized articles, such as many items in hardware and drugstores, often do little more than take payments and wrap customers' purchases. (In supermarkets and some drugstores, cashiers wrap or bag purchases, receive payments, and make change. See statement elsewhere in the *Handbook* on cashiers.)

In addition to selling, most retail sales workers make out sales or charge slips, receive cash payments, and give change and receipts. They also handle returns and exchanges of

The success of any retail business depends largely on its sales workers.

merchandise and keep their work areas neat. In small stores, they may help order merchandise, stock shelves or racks, mark price tags, take inventory, and prepare displays. (Route drivers, who sell bread, milk, and other products directly to customers on a regular route, are discussed elsewhere in the *Handbook*.)

Places of Employment

In 1976, more than 2.7 million sales workers were employed in retail businesses. They worked in stores ranging from the small drug or grocery store employing one part-time sales clerk to the giant department store that has hundreds of sales workers. They also worked for door-to-door sales companies and mail-order houses. The largest employers of retail trade sales workers are department stores and those selling general merchandise, apparel and accessories, and food.

Although sales jobs are found in almost every community, most sales workers are employed in large cities and nearby suburban areas.

Training, Other Qualifications, and Advancement

Employers generally prefer high school graduates for sales jobs. Those without a high school diploma can also find jobs, although the work permit requirement complicates the process for those under 18 years of age.

Thousands of high schools across the country have distributive education programs. Generally consisting of a cooperative arrangement between school and business community, these programs allow students to work part time at local stores while taking courses in merchandising, accounting, and other aspects of retailing. The experience and education gained can improve one's prospects for permanent employment.

Many distributive education programs cater to adult and continuing education. In addition, one federally funded project called "70,001" focuses on the needs of disadvantaged youth and high school dropouts. Operating out of school districts and colleges across the Nation, "70,001" combines full-time employment with part-time instruction after hours.

Many high school and colleges have a chapter of Distributive Education Clubs of America (DECA), a service organization dedicated to the goals of distributive education and good citizenship. DECA members—students and faculty—run their local chapter, elect officers, and plan and participate in activities on the local, State, and national levels.

Persons interested in sales jobs should apply to the personnel offices of large retail stores, where they are likely to be interviewed and, in some cases, given an aptitude test. Employers prefer those who enjoy working with people and have the tact to deal with different personalities. Among other desirable characteristics are an interest in sales work, a pleasant personality, a neat appearance, and the ability to communicate clearly. Prospective sales workers should also be willing to stand for long periods.

In many small stores, an experienced employee or the proprietor instructs newly hired sales personnel in making out sales slips and operating the cash register. In larger stores, training programs are likely to be more formal and to include specialized training in selling certain products.

Inexperienced sales workers in department stores typically begin in housewares, notions, and other departments where a customer needs little assistance. As they gain experience and seniority, they move to positions of greater responsibility. Selling "big ticket" items—large appliances, furniture, rugs, and the like—usually requires the most knowledge of the product and the greatest talent for persuasion. In these departments one finds the most experienced—and the highest paid—sales workers.

Retail selling remains one of the few fields in which able employees may advance to executive jobs regardless of educational background. Although large retail businesses generally hire college graduates as management trainees, this is not the only way to move into jobs at the management level. Some sales workers are promoted to jobs as buyers, department managers, or store managers. Others, particularly in large stores, may advance to administrative work in areas such as personnel or advertising. Opportunities for advancement are limited in small stores where one person, often the owner, does most managerial work. Retail selling experience may be an asset in qualifying for sales work with wholesalers or manufacturers.

Employment Outlook

Retail trade selling will continue to be an excellent source of job opportunities for high school graduates even though employment is expected to increase more slowly than the average for all occupations through the mid-1980's. In addition to full-time jobs, there will be many opportunities for part-time workers, as well as for temporary workers during peak selling periods such as the Christmas season. Prospects are expected to be good because retail selling is a large occupation and turnover is high. Most openings will occur as experienced full- and part-time sales workers leave their jobs.

Rising sales volume and longer store hours will increase the need for sales workers. Sales employment will increase more slowly than the volume of sales, however, as self-service—already the rule in most foodstores—is extended to drug, variety, and other kinds of stores. At the same time, rising income levels may increase the demand for "big ticket" items, such as television sets, that require the sales worker to spend a good deal of time with each customer.

Earnings and Working Conditions

In 1977, the starting wage for most retail sales positions not covered by union contracts was the Federal minimum wage, $2.30 an hour. Exempted were employees of chain firms or independent stores doing less than $250,000 worth of business per year. In stores where it applies, the minimum wage covers part-time and temporary as well as full-time employees.

Stores in major cities usually are covered by union contracts. Most agreements provide for a progressive pay scale based upon experience and length of employment. Straight hourly wages ranged from $2.30 for a beginning full-time clerk to $4.37 for an experienced full-time clerk in 1977.

In addition to their salary, some sales workers receive commissions—that is, a percentage of the sales they make. Still others are paid a straight commission alone. Those paid only by commission may find their earnings greatly affected by ups and downs in the economy. Earnings are likely to be highest in jobs that require special skill in dealing with customers or technical knowledge of the merchandise sold. Among the highest paid are people who sell automobiles, major appliances, and furniture. On the average, retail trade sales workers earn about as much as nonsupervisory workers in private industry, except farming.

Sales workers in many retail stores may buy merchandise at a discount, often from 10 to 25 percent below regular prices. This privilege sometimes is extended to the employee's family. Some stores, especially the large ones, pay all or part of the cost of such employee benefits as life insurance, health insurance, and a pension.

Many full-time sales workers have a 5-day, 40-hour week, although in some stores the standard workweek is longer. Because Saturday is a busy day in retailing, employees usually work that day and have a weekday off. Longer than normal hours may be scheduled before Christmas and during other peak periods, and employees who work overtime receive additional pay or an equal amount of time off during slack periods. Some, especially those employed by stores in suburban shopping centers, regularly work one evening or more a week.

Part-time sales workers generally work during the store's peak hours of business—daytime rush hours, evenings, and weekends.

Sales workers in retail trade usually work in clean, well-lighted places, and many stores are air-conditioned. Some jobs, however, require work outside the store. A kitchen equipment sales worker may visit prospective customers at their homes, for example, to help them plan renovations, and a used-car sales worker may spend much time at an outdoor lot.

Sources of Additional Information

Information about careers in retail sales is available from:

The National Retail Merchants Association, 100 W. 31st St., New York, N.Y. 10001.

Additional information on careers in retailing may be obtained from the personnel offices of local stores; from State merchants' associations; or from local unions of the Retail Clerks International Association.

Information on distributive education programs may be obtained from your State employment service or by writing to:

United States Office of Education, Division of Vocational/Technical Education, Washington, D.C. 20202.

For information about a "70,001" program in your area, write:

"70,001" Limited, Robscott Building, 151 Chestnut Hill Rd., Newark, Del. 19711.

ROUTE DRIVERS

(D.O.T. 292.358)

Nature of the Work

Many industries sell their goods and services through the route drivers who deliver their products. In fact, these workers sometimes are known as driver-sales workers or route-sales workers. Through their selling ability, route drivers increase sales to existing customers and gain additional business by finding new customers within their territories. Also, because route drivers are the customer's contact with the company, their reaction to complaints and requests for special service can make the difference between getting a larger order or losing a customer.

Route drivers' duties vary according to the industry in which they are employed, whether they have a retail or wholesale route, and the policies of their particular company. But, the following specific examples provide a general picture of the job.

On a typical day, drycleaning route drivers begin by picking up cleaned garments at the processing plant. Usually they load their own trucks, carefully arranging the racks of clothes, draperies, and other items in the order in which they will be delivered. As they make their deliveries, they also pick up items customers want cleaned. Drivers tag these items so that they can be returned to the right owner. Sometimes, they note the type of stains to be removed or special processes, such as waterproofing, that customers may request. After delivering the clean garments, drivers give each customer an itemized bill and collect the money due. Periodically, they stop at homes along their routes to try to sell their company's services.

Many laundries rent linens, towels, work clothes, and other items to businesses. Laundry route drivers service these establishments on a regular basis, replacing soiled items with freshly laundered ones. These route drivers keep a record of what they provide and must make certain that stock rented out is eventually returned. Although they sometimes solicit new business from the smaller establishments in their territory, the larger ones are contacted by other sales workers in their company.

Wholesale bakery route drivers deliver bread, cakes, rolls, and other baked goods to grocery stores. Before starting on their routes, they check to see whether the proper variety and quantity of products have been loaded. Depending on how many items each store stocks, a driver may visit from 10 to 50 grocery stores each day. At each stop along the route, drivers carry the orders of bread and other baked goods into the store and arrange them on the display racks. Together with the store owner or manager, bakery route drivers check the merchandise delivered and prepare a bill. They also credit the store for the value of the

15

stale items left over from the previous delivery.

Bakery route drivers pay close attention to the items that are selling well or sitting on the shelves so that they can estimate the amount and variety of baked goods that will be sold by the grocery stores. This helps the bakery plan its nightly production. From time to time, the drivers visit grocers along the route who are not customers and try to get orders from them.

Vending machine route drivers make certain that the machines in factories, schools, and other buildings on their routes are stocked with merchandise and are in good working order. At each location, they check the items remaining in the machines and remove the money that has been deposited in the cash boxes. Drivers also check each vending machine to see that merchandise and change are dispensed properly, and make minor adjustments to machines that are broken. In addition, they clean machines and replace stock. Route drivers keep records of the merchandise they place in each machine and the money they remove. They may try to find new locations for vending machines by visiting stores, factories, and other businesses along their routes.

Places of Employment

About 200,000 route drivers worked for a wide variety of businesses in 1976. Most were employed in laundries, dairies, bakeries, and firms that distribute food and beverages. Because these are located in small towns as well as in large cities, route driver jobs exist in all parts of the country.

Training, Other Qualifications, and Advancement

Route drivers must be good drivers, and they also must be able to sell. To get people to buy, they must know their product or service thoroughly and be able to convince others to give them a try. Other important sales qualifications are a pleasant voice, an ability to speak well, and a neat appearance. They also need self-confidence, initiative, and tact.

Route drivers must be able to work without direct supervision, do simple arithmetic, and write legibly. In most States, a route driver is required to have a chauffeur's license, which is a commercial driving permit. Information on this license can be obtained from State motor vehicle departments. Route drivers who handle a great deal of money may have to be bonded.

Most employers prefer their route drivers to be high school graduates. A good driving record is important.

Most companies give their new employees on-the-job training which varies in length and thoroughness. Many large companies also have classes in sales techniques.

School-and-work programs in retail and wholesale merchandising are helpful to a person interested in entering this occupation. High school courses in sales techniques, public speaking, driver training, bookkeeping, and business arithmetic also are helpful. Valuable experience can be gained by working as a sales clerk in a store or by taking some other type of selling job.

Some people enter this occupation as *route driver helpers* (D.O.T. 292.887). Helpers assist drivers with loading and unloading the truck and may relieve them of some of the driving. When openings occur, helpers may be promoted to drivers. The dairy and vending machine industries, however, generally do not employ helpers.

Route drivers may be promoted to route or sales supervisor, but these jobs are relatively scarce. Advancement usually is limited to moving from a retail to a wholesale route, where earnings generally are higher. However, some drivers obtain better paying sales jobs as a result of their experience in route selling.

Employment Outlook

The total number of route drivers is expected to change little through the mid-1980's. Some openings for new workers will arise, however, as experienced route drivers transfer to other fields of work, retire, or die. Applicants with sales experience and good driving records have the best chance of being hired.

Most job opportunities will be in wholesale routes. Since most route driver jobs currently are in wholesale routes, openings due to turnover will be higher on these routes than in retail ones. In addition, employment of retail route drivers is expected to continue to decline, further limiting opportunities.

Earnings and Working Conditions

Most route drivers receive a minimum salary plus a percent of the sales they make. Thus, earnings are strongly affected by an individual's selling ability, initiative, and the relationship he or she establishes with customers. Wholesale route drivers who make deliveries to stores usually earn more than those who make deliveries to homes.

Retail route drivers in the dairy industry employed in large cities had estimated weekly earnings, including commissions, of $268 in 1976. Those on wholesale routes earned $320 per week. Route drivers in the baking and beverage industries were paid weekly wages averaging $180 plus commissions, according to information from a limited number of union contracts.

The number of hours worked by route drivers varies. Some work only about 30 hours a week; others may work 60 hours or more depending upon whether they have well-established routes or are trying to build up new ones, and how ambitious they are. The number of hours worked may be limited by a union contract, although many contracts merely specify the earliest hour that work may begin and the latest quitting time. The hours also may vary with the season. During the spring-cleaning season, for example, drycleaning route drivers may work about 60 hours a week, but in winter they may work less than 30 hours.

Many companies require route drivers to wear uniforms. Some employers pay for the uniforms and for keeping them clean. For many route drivers, the fact that they do not work under close supervision is an attractive part of the job. Within certain broad limits, they decide how rapidly they will work and where and

when they will have a lunch or rest period. A less desirable characteristic is that route drivers have to make deliveries in bad weather and do a great deal of lifting, carrying, and walking. They also may have to work unusual hours. For example, drivers who have retail milk routes generally start to work very early in the morning.

Many route drivers, particularly those who deliver bakery and dairy products, are members of the International Brotherhood of Teamsters, Chauffeurs, Warehousemen and Helpers of America. Some belong to the unions which represent the plant-workers of their employers.

Sources of Additional Information

For details on route driver employment opportunities, contact local employers, such as bakeries, laundry and linen supply companies, and vending machine companies, or the local office of the State employment service.

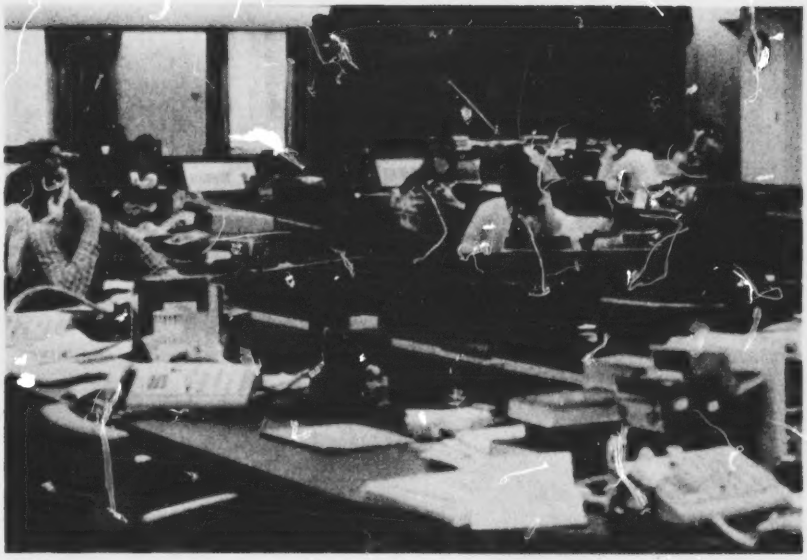
SECURITIES SALES WORKERS

(D.O.T. 251.258)

Nature of the Work

When investors want to buy or sell stocks, bonds, or shares in mutual funds, they call on securities sales workers to put the "market machinery" into operation. Both the individual who invests a few hundred dollars and the large institution with millions to invest need such services. Often these workers are called *registered representatives*, *account executives*, or *customers' brokers*.

In initiating "buy" or "sell" transactions, securities sales workers relay orders through their firms' offices to the floor of a securities exchange. When the security is traded in the over-the-counter market instead, they send the order to the firm's trading department. In either case, the sales worker promptly notifies the customer of the completed transaction and the final price.



Beginning securities sales workers spend much of their time searching for customers.

In addition, they provide many related services for their customers. They may explain to new investors the meaning of stock market terms and trading practices; offer the client complete financial counseling; devise an individual financial portfolio including securities, life insurance, and other investments for the customer; and advise on the purchase or sale of a particular security. Some individuals may prefer long-term investments designed for either capital growth or income over the years; others might want to invest in short-term securities that hopefully will rise in price quickly. Securities sales workers furnish information about the advantages and disadvantages of each type of investment based on each person's objectives. They also supply the latest stock and bond quotations on any security in which the investor is interested, as well as information on the activities and financial positions of the corporations these securities represent.

Securities sales workers may serve all types of customers or they may specialize in one type only, such as institutional investors. They also may specialize in handling only certain kinds of securities such as mutual funds. Some handle the sale of "new issues," such as corporation securities issued for plant expansion funds.

Beginning securities sales workers spend much of their time searching for customers. Once they have established a clientele, however, they put more effort into servicing existing accounts and less into seeking new ones.

Places of Employment

About 90,000 persons sold securities full time in 1970. It is estimated that an additional 100,000 persons sold securities less than full time. These include partners and branch office managers in securities firms, insurance agents and brokers offering securities to their customers, and part-time mutual fund representatives.

Securities sales workers are employed by brokerage firms, investment bankers, and mutual funds in all parts of the country. Many of these firms are very small. Most sales workers, however, work for a small number of large firms with main offices in big cities (especially in New York) or the approximately 6,000 branch offices in other areas.

Training, Other Qualifications, and Advancement

Because a securities sales worker must be well informed about eco-

nomic conditions and trends, a college education is increasingly important, especially in the larger securities firms. This is not true, however, for part-time work selling mutual funds. Although employers seldom require specialized training, courses in business administration, economics, and finance are helpful.

Almost all States require persons who sell securities to be licensed. State licensing requirements may include passing an examination and furnishing a personal bond. In addition, sales workers usually must register as representatives of their firms according to regulations of the securities exchanges where they do business or the National Association of Securities Dealers, Inc. (NASD). Before beginners can qualify as registered representatives, they must pass the Securities and Exchange Commission's General Securities Examination, or examinations prepared by the exchanges or the NASD. These tests measure the prospective representative's knowledge of the securities business. Character investigations also are required. Before securities sales workers can sell insurance, they must be licensed by the State in which they live.

Most employers provide training to help sales workers meet the requirements for registration. In member firms of all major exchanges the training period is at least 4 months. Trainees in large firms may receive classroom instruction in security analysis and effective speaking, take courses offered by schools of business and other institutions and associations, and undergo a period of on-the-job training. In small firms, and in mutual funds and insurance companies, training programs may be brief and informal. Beginners read assigned materials and watch other sales workers transact business.

Many employers consider personality traits as important as academic training. Employers seek applicants who are well groomed, able to motivate people, and ambitious. Because maturity and the ability to work independently also are important, a growing number of employers prefer to hire those who have achieved success in other jobs. Successful sales or managerial experience is very helpful to an applicant.

The principal form of advancement for securities sales workers is an increase in the number and the size of the accounts they handle. Although beginners usually service the accounts of individual investors, eventually they may handle very large accounts such as those of banks and pension funds. Some experienced sales workers advance to positions as branch office managers, who supervise the work of other sales workers while executing "buy" and "sell" orders for their own customers. A few representatives may become partners in their firms or do administrative work.

Employment Outlook

The number of securities sales workers is expected to grow about as fast as the average for all occupations through the mid-1980's as investment in securities continues to increase. In addition to jobs resulting from growth, several thousand sales workers will be needed annually to replace those who die, retire, or transfer to other jobs. Replacement needs are relatively large, due to the competitive nature of the occupation. Many sales workers leave their jobs each year because they are unable to establish a successful clientele.

Employment of securities sales workers is expected to expand as economic growth and rising personal incomes increase the funds available for investment. Growth in the number of institutional investors will be particularly strong as more people purchase insurance; participate in pension plans; and contribute to the endowment funds of colleges and other nonprofit institutions. In addition, more workers will be needed to sell securities issued by new and expanding corporations and by State and local governments financing public improvements.

The demand for securities sales workers fluctuates as the economy expands and contracts. Thus, in an economic downturn, the number of persons seeking jobs may exceed the number of openings—sometimes by a great deal. Over the long run, however, job opportunities for securities sales workers are expected to be favorable. During severe slumps in market activity, job prospects and income stability will be greater for sales workers who are qualified to provide their clients with complete financial services than for those who rely strictly on commissions from stock transactions.

Mature individuals with successful work experience should find many job opportunities. Demand will be strongest for well-rounded persons who are willing to learn all aspects of the securities business. Those seeking part-time work will be limited to selling shares in mutual funds.

Earnings and Working Conditions

Trainees usually are paid a salary until they meet licensing and registration requirements. After registration, a few firms continue to pay a salary until the new representative's commissions increase to a stated amount. The salaries paid during training usually range from $650 to $850 a month; those working for large securities firms may receive higher salaries.

After candidates are licensed and registered, their earnings depend on commissions from the sale or purchase of stocks and bonds, life insurance, or other securities for customers. Commission earnings are likely to be high when there is much buying and selling, and lower when there is a slump in market activity. Most firms provide sales workers with a steady income by paying a "draw against commission"—that is, a minimum salary based on the commissions which they can be expected to earn. A few firms pay sales workers only salary and bonuses that usually are determined by the volume of company business.

Earnings of full-time, experienced securities sales workers who service individual investors averaged about $25,000 a year in 1976, according to the limited data available. Those who service institutional accounts earned about $44,000. Full-time securities sales workers earn about three times as much as average earnings for non-

supervisory workers in private industry, except farming.

Securities sales workers usually work in offices where there is much activity. In large offices, for example, rows of sales workers sit at desks in front of "quote boards" that continually flash information on the prices of securities transactions. Although established sales workers usually work the same hours as others in the business community, beginners who are seeking customers may work longer. Some sales workers accommodate customers by meeting with them in the evenings or on weekends.

Sources of Additional Information

Further information concerning a career as a securities sales worker is available from:

Securities Industry Association, 20 Broad St., New York, N.Y. 10005. (There is a $1 charge for this material.)

Career information also may be obtained from the personnel department of individual securities firms.

TRAVEL AGENTS

(D.O.T. 242.368)

Nature of the Work

Making travel arrangements can be frustrating and time consuming. Many travelers, therefore, seek the assistance of travel agents—specialists who have the information and ability to make the best possible travel arrangements, considering the tastes, budgets, and demands of the customer.

Consider the contrast between a corporate executive planning a business trip and a family of four on a restricted budget, both wanting to visit the Virgin Islands. The executive might want first-class air transportation, a luxurious suite upon arrival, and the use of a limousine. The agent would make the proper arrangements, and perhaps send the bill to the executive's company. On the other hand, the travel agent would advise the family about less expensive summer rates and special air fares. The agent would discuss the wide range of hotel costs and facilities and would try to arrange the most economical trip for that particular family. The agent would also inform the family of the island's climate, arrange for a car rental or escorted sightseeing excursions, and suggest local tourist attractions, as well as places to dine. For international travel, the agent would provide both the family and the executive with information on customs regulations, required papers (passports, visas, and certificates of vaccination) and the most recent currency exchange rates.

In making such arrangements, travel agents consult fare schedules published by regulatory bodies, such as the Civil Aeronautics Board and the International Air Transport Association. They also refer to guides and fact sheets for hotel ratings and other tourist information. Many travel agents base recommendations on their own travel experience.

Travel agents in business for themselves also must do considerable promotional work. They may give slide or movie presentations to social and special interest groups, arrange advertising displays, and meet with business managers to suggest company-sponsored trips.

Places of Employment

In 1976, about 15,000 persons in over 6,000 independent agencies worked as travel agents throughout the United States.

Though travel agents work in every part of the country, they are concentrated in major population centers, where the best business opportunities exist. About one-half of all travel agencies are located in large cities; one-third in suburban areas, and one-fifth in small towns and rural areas.

Roughly one-fourth of all travel agents are self-employed. Generally, these persons gained experience and recognition by working in an established travel agency before going into business for themselves.

Training, Other Qualifications, and Advancement

Students can prepare for careers as travel agents by working part time or during summers as reservation clerks or receptionists in travel agencies. As they become more experienced, they may enter either a formal or informal training program given by the agency take on greater responsibilities, and eventually assume the full workload of a travel agent. Experience as an airline ticket clerk also is a good background for a travel agent.

Several home-study courses provide a basic understanding of the travel industry. An advanced course, leading to the designation of Certified Travel Counselor, is offered by the Institute of Certified Travel Agents to foster professionalism in the travel industry. This course is offered only to experienced travel agents.

Although few college courses relate directly to the travel industry, a college education is sometimes preferred by employers. A student preparing for a career as a travel agent should study geography, foreign languages, and history. Accounting and business management would also be important for those anticipating starting their own travel agencies.

Broad travel experience is another important qualification for a career as a travel agent. The ability to speak of personal experiences frequently helps to influence customers' travel plans.

As a sales representative, the travel agent must have a pleasant personality and much patience. Agents often must demonstrate their efficiency and responsibility to hard-to-please customers.

Travel agents who anticipate starting their own agencies must gain formal conference approval before they can receive commissions. Conferences are simply organizations of airlines, shiplines or rail lines; the International Air Transport Association, for example, is the conference of international airlines. To gain conference approval, the owner of an agency must show that the agency is in operation and financially sound. In addition, the agency must generally employ at least one experienced trav-

19

Broad travel experience is an important qualification for travel agents.

el agent who can arrange foreign and domestic travel, as well as hotel, resort, and sightseeing accommodations.

Since conference approval can take up to a year or more to obtain, most self-employed agents make very little profit in their first year. Their income generally is limited to commissions from hotels and tour operators and to the nominal fees that they may charge for making complicated arrangements. For those considering starting their own agency, the American Society of Travel Agents suggests a minimum of $20,000 in working capital, or enough to carry the agency through a profitless first year.

Currently, there are no Federal licensing requirements for travel agents. However, because of pending legislation, the licensing of travel agents may become required by several States in the near future.

Employment Outlook

Although the travel industry is expected to expand rapidly, competition for openings in travel agencies is expected to be keen through the mid-1980's. Even now, the number of people seeking work as travel agents is much greater than the number of jobs available. Moreover, since the industry generally is very sensitive to the fluctuations of the economy, opportunites at any given time depend heavily upon whether or not people can afford to travel. For example, travel spending decreased significantly during the 1973-74 Arab oil embargo, when the price of gasoline increased rapidly.

Despite economic fluctuations, spending on travel is expected to increase significantly through the mid-1980's. Rapidly increasing travel-related expenditures (mainly for air transportation and lodging) reflect Americans' rising incomes and increasing emphasis on leisure time activities. More people are expected to travel—and do so more frequently—than in the past, and more travel agents will be needed to handle this extra business.

Travel should increase because earlier retirement and longer vacations qive people more free time. The use of larger, more efficient planes, especially for trips to other countries, has brought air transportation within the budget of many Americans. By chartering an airplane and booking a large number of rooms at its destination, a group can save substantially over the cost of individual arrangements. Group tours, therefore, have made international travel possible for many who otherwise could not afford it.

In addition, the United States hosts more and more foreign visitors each year. American travel agents often organize tours for these visitors.

Earnings and Working Conditions

Earnings of travel agents who own their own agencies depend mainly upon commissions received from airlines and other carriers, tour operators, and lodging places. Commissions for domestic travel arrangements range from 5 to 10 percent; for cruises, about 10 percent, for hotels, sightseeing tours, and car rentals, 10 percent; and for international travel, about 7 percent. When travel agents arrange individual plans that require several connections and lodging reservations, they generally charge the customer a service fee to cover the time and expense involved in making the arrangements. For many services, however, commissions constitute the agent's only compensation.

During the first year or two, while awaiting conference approval and the payment of commissions, self-employed travel agents generally have very low earnings. Even established agents experience less profitable years during periods of economic downturn.

Experience, sales ability, and the size of the agency determine the salary of an employee in a travel agency. Salaries of travel agents generally ranged from $9,000 to $14,000 a year in 1976. Salaried agents usually have standard fringe benefits—pension plans, insurance coverage, paid vacations—that self-employed agents must provide for themselves.

Travel agents frequently travel at substantially reduced rates. Sometimes a hotel or resort will offer a travel agent a free holiday.

Travel agents do not, however, spend most of their time traveling and vacationing. Most of the agent's time is spent behind a desk conferring with customers, completing necessary paper work, and contacting airlines and hotels for travel arrangements. Many agents, especially those who are self-employed, frequently work overtime.

Sources of Additional Information

For further information on a career as a travel agent, contact:

American Society of Travel Agents, 360 Lexington Ave., New York, N.Y. 10017.

WHOLESALE TRADE SALES WORKERS

(D.O.T. 260. through 289.458)

Nature of the Work

Sales workers in wholesale trade play an important role in moving goods from the factory to the consumer. Each sales worker may represent a wholesaler that distributes hundreds of similar products. A wholesale drug company, for example, may stock its warehouse with many brands of drugs, soap, and cosmetics to supply stores that sell directly to the consumer. Likewise, a wholesale building materials distributor sells hardware and construction materials to builders who would otherwise have to deal with many manufacturers.

At regular intervals, sales workers visit buyers for retail, industrial, and commercial firms, as well as buyers for institutions such as schools and hospitals. They show samples, pictures, or catalogs that list the items which their company stocks. Sales workers seldom urge customers to purchase any particular product, since they handle a large number of items. Instead, they offer prompt, dependable service so buyers will become regular customers.

Wholesale sales workers perform many important services for retailers, such as checking the store's stock and ordering items that will be needed before the next visit. Some wholesale sales workers help store personnel improve and update systems for ordering and inventory. In addition, they often advise retailers about advertising, pricing, and arranging window and counter displays. A sales worker who handles specialized products, such as air-conditioning equipment, may give technical assistance on installation and maintenance.

Sales workers do some recordkeeping and attend to other details. They must forward orders to their wholesale houses, prepare reports and expense accounts, plan work schedules, draw up lists of prospects, make appointments, and study literature relating to their products. Some collect money for their companies.

Places of Employment

About 808,000 persons were employed as wholesale sales workers in 1976. Wholesale houses usually are located in cities, but sales workers may be assigned territories in any part of the country. Their territory may cover a small section of a city having many retail stores and industrial users; in less populated regions it may cover half a State or more.

Firms selling machinery and building materials to industrial and business users are leading employers of wholesale sales workers. Other large employers are companies that sell food products. Wholesalers dealing in drugs, dry goods and apparel, motor vehicle equipment, and electrical appliances employ many sales workers as well.

Training, Other Qualifications, and Advancement

The background a sales worker needs depends mainly upon the product line and the market. Selling certain products requires extensive technical training. Drug wholesalers, for example, must know the names and characteristics of the pharmaceutical products they sell. A background in chemistry, biology, or pharmacy would prove useful, if not indispensable. In other product lines, such as food, familiarity with manufacturers and brands becomes much more important than knowledge about the product itself.

Product knowledge is not enough, however, when the sales person has to stimulate demand. Those selling electrical machinery to industrial firms, for example, must have the technical training necessary to discuss their products. But they also must understand how customers operate, what equipment they need, and how they might use their machines in new ways. The greater this understanding, the more machinery they will sell.

Most wholesale sales workers enter their occupation via one of two routes—working up the ladder or transferring in with the appropriate background. High school graduates may begin a career with a wholesale firm in a nonselling job or may be hired as a sales trainee. In either case, beginners usually work in several kinds of nonselling jobs before being assigned to sales. They may start in the stockroom or shipping department to become familiar with the thousands of items the wholesaler carries. Later they may learn the prices of articles and discount rates for goods sold in quantities. Next, they are likely to work on "inside" sales, writing telephone orders. Later, as they accompany an experienced sales worker on calls, trainees come to know some of the firm's customers. The time spent in these initial jobs varies among companies, but usually it take 2 years or longer to prepare trainees for outside selling.

As professionalism grows in wholesale trade and as products become increasingly complex, more and more college graduates enter the sales force directly out of school. Competent sales workers also transfer from manufacturing and retail trade sales positions. Their experience with a particular product line gives them an advantage over the newcomers to the field.

Sales trainees in very large wholesale firms participate in formal training programs that combine classroom instruction with short rotations in various nonselling jobs. Most firms, however, have no formal program. Their trainees learn by observing and trying the different aspects of the work. As they become familiar with customers and procedures, they gradually take on the full responsibility of the job.

Sales workers sometimes can augment their on-the-job training with outside programs. While only a few colleges offer courses relevant to wholesale distribution, the number is expected to increase. Trade associations sponsor training programs to fill this need. Vendors, too, hold sessions, usually to instruct sales people how best to sell a particular product line.

Experienced sales workers who have leadership qualities and sales ability may advance to supervisor, sales manager, or other executive positions.

21

Employment Outlook

Employment opportunities for sales workers in wholesale trade are expected to be good for those with product knowledge and selling ability. In addition to new positions created by growth, many openings will stem from turnover, which is fairly high in this occupation. A person's success in selling greatly depends on his or her ability to locate new customers and persuade them to buy. A number of new sales workers find they are not suited to the competitive nature of selling and leave the occupation.

The number of wholesale sales workers is expected to grow about as fast as the average for all occupations through the mid-1980's. Businesses and institutions will require a wide variety of products for their own use and for eventual resale. Although many large purchasers and others who require highly specialized products will buy directly from manufacturers, the majority of transactions will involve the wholesale distributor.

As chain stores and other large firms centralize purchasing activities, the value of the sales made to individual customers becomes larger and competition for sales correspondingly greater. Wholesalers can be expected to meet this competition by emphasizing customer services and increasing the size of their sales forces.

Earnings and Working Conditions

According to limited information, most beginning sales workers earned around $9,500 a year in 1976. Experienced sales workers earned considerably more. Since commissions often make up a large proportion of the sales worker's income, earnings vary widely in this occupation. They also depend on the sales worker's experience and seniority, as well as on the product line. Median earnings of the lowest paid sales workers in 1976 varied from $12,000 in automative parts and supplies to $18,400 in paper and paper products distribution. Median earnings of the highest paid sales workers ranged from $20,400 in beverage distribution to over $80,000 in paper and paper products.

Compensation plans differ among firms. Many employers pay a salary plus a percentage commission on sales; others pay a straight commission or straight salary. Some include a bonus. Although most wholesale sales workers have steady, year-round work, sales (and commissions) vary because demand for some products—for example, air-conditioning—is greater during certain seasons. To provide sales workers with a steady income, many companies pay experienced personnel a "draw" against annual commissions. Most companies furnish cars or allowances for cars and reimbursements for certain expenses on the road.

Sales workers often have long, irregular work hours. Although they call on customers during business hours, they may travel at night or on weekends to meet their schedule. However, most sales workers seldom are away from home for more than a few days at a time. They may spend evenings writing reports and orders, may carry heavy catalogs and sample cases, and be on their feet for long periods.

Depending on length of service, most sales workers have a 2- to 4-week paid vacation. Many are covered by company benefits, including health and life insurance and retirement pensions.

Sources of Additional Information

Information on jobs in wholesale selling may be obtained directly from local wholesale houses or from associations of wholesalers in many of the larger cities. If no local association is available, write to:

National Association of Wholesaler-Distributors, 1725 K St. NW., Washington, D.C. 20006.

Sales and Marketing Executives International, Career Education Division, 380 Lexington Ave., New York, N.Y. 10017.

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22

What to Look For in this Reprint

To make the *Occupational Outlook Handbook* easier to use, each occupation or industry follows the same outline. Separate sections describe basic elements, such as work on the job, education and training needed, and salaries or wages. Some sections will be more useful if you know how to interpret the information as explained below.

The TRAINING, OTHER QUALIFICATIONS, AND ADVANCEMENT section indicates the preferred way to enter each occupation and alternative ways to obtain training. Read this section carefully because early planning makes many fields easier to enter. Also, the level at which you enter and the speed with which you advance often depend on your training. If you are a student, you may want to consider taking those courses thought useful for the occupations which interest you.

Besides training, you may need a State license or certificate. The training section indicates which occupations generally require these. Check requirements in the State where you plan to work because State regulations vary.

Whether an occupation suits your personality is another important area to explore. For some, you may have to make responsible decisions in a highly competitive atmosphere. For others, you may do only routine tasks under close supervision. To work successfully in a particular job, you may have to do one or more of the following:

- motivate others
- direct and supervise others
- work with all types of people
- work with things—you need good coordination and manual dexterity
- work independently—you need initiative and self-discipline
- work as part of a team
- work with details, perhaps numbers or laboratory reports
- help people
- use creative talents and ideas
- work in a confined area
- do physically hard or dangerous work
- work outside in all types of weather

A counselor can help you find out more about your interests and abilities so you can judge whether a job's characteristics suit you.

The EMPLOYMENT OUTLOOK section tells whether or not the job market is likely to be favorable. Usually an occupation's expected growth is compared to the average projected growth rate for all occupations (20.1 percent between 1976 and 1985). The following phrases are used:

Much faster	50% or more
Faster	25.0 to 49.9%
About as fast	15.0 to 24.9%
Slower	4.0 to 14.9%
Little change	3.9 to -3.9%
Decline	-4.0% or more

Generally, job opportunities are favorable if employment is growing at least as fast as for the economy as a whole.

But, you would have to know the number of people competing with you to be sure of your prospects. Unfortunately, this supply information is lacking for most occupations.

There are exceptions, however, especially among professional occupations. Nearly everyone who earns a medical degree, for example, becomes a practicing physician. When the number of people pursuing relevant types of education and training and then entering the field can be compared with the demand, the outlook section indicates the supply/demand relationship as follows:

Excellent	Demand much greater than supply
Very good	Demand greater than supply
Good or favorable	Rough balance between demand and supply
May face competition	Likelihood of more supply than demand
Keen competition	Supply greater than demand

Competition or few job openings should not stop your pursuing a career that matches your aptitudes and interests. Even small or overcrowded occupations provide some jobs. So do those in which employment is growing very slowly or declining.

Growth in an occupation is not the only source of job openings because the number of openings from turnover can be substantial in large occupations. In fact, replacement needs are expected to create 70 percent of all openings between 1976 and 1985.

Finally, job prospects in your area may differ from those in the Nation as a whole. Your State employment service can furnish local information.

The EARNINGS section tells what workers were earning in 1976.

Which jobs pay the most is a hard question to answer because good information is available for only one type of earnings—wages and salaries—and not even this for all occupations. Although 9 out of 10 workers receive this form of income, many earn extra money by working overtime, night shifts, or irregular schedules. In some occupations, workers also receive tips or commissions based on sales or service. Some factory workers are paid a piece rate—an extra payment for each item they make.

The remaining 10 percent of all workers—the self-employed—includes people in many occupations—physicians, barbers, writers, and farmers, for example. Earnings for self-employed workers even in the same occupation differ widely because much depends on whether one is just starting out or has an established business.

Most wage and salary workers receive fringe benefits, such as paid vacations, holidays, and sick leave.

Workers also receive income in goods and services (payment in kind). Sales workers in department stores, for example, often receive discounts on merchandise.

Despite difficulties in determining exactly what people earn on the job, the Earnings section does compare occupational earnings by indicating whether a certain job pays more or less than the average for all nonsupervisors in private industry, excluding farming.

Each occupation has many pay levels. Beginners almost always earn less than workers who have been on the job for some time. Earnings also vary by geographic location but cities that offer the highest earnings often are those where living costs are most expensive.

What's an ad for the OOQ doing in a place like this?

The career information contained in the reprint you are reading was taken from the 1978–79 edition of the Occupational Outlook Handbook. But the Handbook is not the only source of useful career information published by the Bureau of Labor Statistics. The Handbook's companion, the Occupational Outlook Quarterly, is published four times during the school year to keep subscribers up to date on new occupational studies completed between editions of the Handbook. The Quarterly also gives practical information on training and educational opportunities, salary trends, and new and emerging jobs—just what people need to know to plan careers.

If you were a subscriber to recent issues of the Occupational Outlook Quarterly, you could have learned

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